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TRANSMITTAL FORM (to be used for all correspondence during pendency of filed application)	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/675,992
			Filing Date	September 29, 2000
			First Named Inventor	Walter Lee et al.
			Confirmation No.	1738
			Group Art Unit Number	2166
			Examiner Name	Not yet known
Total Number of Pages in This Submission		4**	Attorney Docket Number	13553-05122

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REMARKS: ** IDS references are not included in the total pages submitted.

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Daniel R. Brownstone, Registration No. 46,581	Dated: 25 Sept '02

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Walter Lee et al.
APPLICATION NO.: 09/675,992
FILING DATE: September 29, 2000
TITLE: Score Based Decisioning
CONFIRMATION NO.: 1738
EXAMINER: Not yet known
GROUP ART UNIT: 2166
ATTY. DKT. NO.: 13553-05122

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By: Daniel R. Brownstone
Daniel R. Brownstone, Reg. No.: 46,581

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Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449/PTO-8A listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

PATENT

This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

Applicant submits that no fee is required for the consideration of this Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
WALTER W. LEE, DANIEL SHOHAM, WESLEY
K. WILHELM, JOSEPH, P. MILANA AND ALAN
P.JOST

Dated: 25 Sept 2002 .

By: 

Daniel R. Brownstone, Reg. No.: 46,581

Fenwick & West LLP

Two Palo Alto Square

Palo Alto, CA 94306

Tel.: (415) 875-2358

Fax.: (415) 281-1350

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application No.	09/675,992
				Filing Date	September 29, 2000
				First Named Inventor	Walter Lee et al.
				Art Unit	2166
				Examiner Name	Not yet known
Sheet	1	of	1	Attorney Docket Number	13553-05122

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document No. Number – Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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FOREIGN PATENT DOCUMENTS					
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OTHER REFERENCES – NON-PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published		T ⁶
	C1	Humpert, B., <i>Neurocomputing in Financial Services</i> , Expert Systems for Information Management, Vol. 2, No. 3, pp.172-199 (1989).		
	C2	O'Heney, S., <i>Banks Finally Solve A1 Mystery</i> , Computers in Banking (1990).		

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